

**Table 47. Number and percent of full-time employees<sup>1</sup> participating in defined benefit pension plans with selected age and service requirements for normal retirement<sup>2</sup>, 1997-98**

Age and service requirement	Private sector		State and local governments	
	Number (thousands)	Percent	Number (thousands)	Percent
Employees with a defined benefit pension plan .....	19,202	100	12,983	100
Any age .....	889	5	5,296	41
Less than 30 years of service .....	3	( <sup>3</sup> )	944	7
30 years of service .....	816	4	3,565	27
More than 30 years of service .....	70	( <sup>3</sup> )	786	6
Age 55 .....	1,149	6	2,630	20
Less than 30 years of service .....	644	3	1,358	10
30 years of service .....	465	2	1,243	10
More than 30 years of service .....	40	( <sup>3</sup> )	28	( <sup>3</sup> )
Age 60 .....	1,741	9	1,313	10
Less than 5 years of service .....	559	3	68	1
5 and less than 10 years of service .....	197	1	786	6
10 and less than 25 years of service .....	558	3	330	3
25 and less than 30 years of service .....	94	( <sup>3</sup> )	118	1
30 years of service .....	332	2	10	( <sup>3</sup> )
More than 30 years of service .....	-	-	-	-
Age 62 .....	4,327	23	472	4
Less than 5 years of service .....	651	3	5	( <sup>3</sup> )
5 and less than 10 years of service .....	676	3	39	( <sup>3</sup> )
10 and less than 25 years of service .....	2,730	14	376	3
25 and less than 30 years of service .....	128	1	10	( <sup>3</sup> )
30 years of service .....	141	1	42	( <sup>3</sup> )
More than 30 years of service .....	-	-	-	-
Age 65 .....	9,299	48	1,229	9
Less than 5 years of service .....	5,738	30	467	4
5 and less than 10 years of service .....	2,916	15	324	2
10 years of service .....	556	3	439	3
More than 10 years of service .....	89	( <sup>3</sup> )	-	-
Age plus service equals <sup>4</sup> .....	1,520	8	1,718	13
Less than 80 .....	347	2	34	( <sup>3</sup> )
80 .....	230	1	436	3
81 to 89 .....	886	5	664	5
90 .....	57	( <sup>3</sup> )	584	4
More than 90 .....	-	-	-	-

<sup>1</sup> Data are for private establishments with 100 or more workers, 1997; and State and local governments, 1998.

<sup>2</sup> Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without reduction due to age. If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one

alternative did not specify an age, it was the requirement tabulated.

<sup>3</sup> Less than 500 employees or less than 0.5 percent.

<sup>4</sup> In some plans, participants must also satisfy a minimum age or service requirement.

NOTE: Dash indicates no employees in this category.